

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:	:	Case No. 16-22841-GLT
	:	
BONNIE M. CORNISH,	:	Chapter 13
	:	
<i>Debtor.</i>	:	Regarding Dkt. No. 128

**ORDER EXTENDING THE LOSS MITIGATION PERIOD
AND SETTING AFFIDAVIT OF DEFAULT PROCEDURES**

This matter came before the Court during a status conference on the *Seventh Motion to Extend the Loss Mitigation Period* [Dkt. No. 128] filed by the Debtor. During the conference held on July 29, 2020, the Debtor confirmed that she is currently unemployed and requested additional time to participate in the Loss Mitigation Program (“LMP”). Her secured creditor, U.S. Bank NA, objected to any extension of time on the grounds that loss mitigation had been pending for nearly four years without any discernible progress. The Court acknowledged the frustration engendered by the lengthy loss mitigation efforts, but it also recognized that COVID-19 added a gloss to the situation that needed to be taken into consideration.

Based on the foregoing and for the reasons stated on the record, it is hereby **ORDERED, ADJUDGED, and DECREED** that:

1. On or before **August 5, 2020**, U.S. Bank shall file on the docket and post on the LMP portal a list of all documents necessary to complete the Debtor’s LMP package and render it suitable for submission to its underwriters.
2. Within **fourteen (14) days of the filing of the document list**, the Debtor shall upload all documents reasonably requested by U.S. Bank NA to the LMP portal.

3. On or before **August 26, 2020**, U.S. Bank NA shall file a status report: (a) detailing whether the documents submitted by the Debtor are satisfactory; and (b) if the documents are not satisfactory, identifying any alleged deficiencies.

4. The *Seventh Motion to Extend the Loss Mitigation Period* [Dkt. No. 128] is **GRANTED** and the loss mitigation period **EXTENDED** through **August 31, 2020**.

5. On or before **August 5, 2020**, the Debtor shall make a full plan payment of no less than \$571 and timely submit additional payments in the same amount each month thereafter.

6. If the Debtor does not timely comply with the items in ¶¶ 2 and 5, the Court may terminate the Debtor's participation in the loss mitigation program without further notice or hearing upon the filing of an affidavit of non-compliance by U.S. Bank. This affidavit of default procedure shall remain in effect until further Court order.

Dated: July 30, 2020

Case administrator to mail to:
Debtor



GREGORY L. TADDONIO
UNITED STATES BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Bonnie M. Cornish
DebtorCase No. 16-22841-GLT
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil
Form ID: pdf900Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2020.

db +Bonnie M. Cornish, P.O. Box 7, Laughlintown, PA 15655-0007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 02, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2020 at the address(es) listed below:

Abagale E. Steidl on behalf of Debtor Bonnie M. Cornish asteidl@steidl-steinberg.com,
 julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@not
 ify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
 James Warmbrodt on behalf of Creditor U.S. Bank National Association, not in its individual
 capacity but solely as Trustee for the NRZ PASS-THROUGH TRUST II(B) bkgroup@kmlawgroup.com
 Jerome B. Blank on behalf of Creditor US Bank National Association, As Trustee For etal
 pawb@fedphe.com
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 Ronda J. Winnecour cmecf@chapter13trusteedpa.com
 Thomas Song on behalf of Creditor U.S. Bank National Association, not in its individual
 capacity but solely as Trustee for the NRZ PASS-THROUGH TRUST II(B) pawb@fedphe.com
 Thomas Song on behalf of Creditor US Bank National Association, As Trustee For etal
 pawb@fedphe.com

TOTAL: 7